



NEWS

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Contact: Amy Whittington (225) 342-5423
Bobby Clark (225) 342-9892

Insurance Adjusting in Plaquemines, St. Bernard Grids Ahead of Schedule

Insurance adjusters in Plaquemines and St. Bernard are maneuvering quickly through both hurricane-ravaged parishes, thanks to the coordinated claims adjusting program implemented there last month.

Commissioner of Insurance Robert Wooley says the program, or "grid system," is a success because it calls for adjusters to go neighborhood-by-neighborhood in a coordinated effort to ensure no properties that need assessing are skipped.

Working with parish officials and the insurance industry, Commissioner Wooley developed the idea of subdividing St. Bernard and Plaquemines, two parishes badly damaged by Hurricane Katrina, into small grids containing approximately 1,000 households each. Parish officials then created their respective grid maps, using a parish street map. The map for St. Bernard Parish consists of 25 grids. Plaquemines officials subdivided their parish into nine grids, using their council districts as boundaries.

Adjusters started with Grid 1 on October 17 and in one week were able to visit over 90% of the area properties. Many insurers completed adjusting early in Grid 1 and continued on to Grid 2 and beyond during that first week. A few companies report they have completed all of their adjusting in each parish. All other insurers will continue to report weekly to the Department of Insurance until their claims adjusting within the grid system is complete.

Commissioner Wooley believes an organized approach to adjusting a whole parish is essential to its redevelopment. "I think it is important that entire neighborhoods and city blocks are all adjusted at the same time so the citizens living there can start the rebuilding process together," says Wooley. "A piecemeal approach slows down the redevelopment process. I am pleased this voluntary program has been met with such success."

The Commissioner adds that companies are working diligently to track down their policyholders to let them know what day they can expect a visit from an adjuster.

Maps of each grid are available on the Department's Web site at www.ldi.state.la.us.